



Habitat for Humanity

Critical Home Repair Program

Are you a homeowner in need of a critical home repair? Habitat for Humanity of Greater Lowell's Critical Home Repair program offers assistance to qualified seniors and veterans to help alleviate health, safety and code violations. This program is part of an ongoing effort to meet Habitat's mission that everyone should have a simple, decent, affordable place to live in dignity and safety. As with all Habitat for Humanity programs, this offers "a hand-up, not a hand-out".

Eligibility Requirements:

- Must own home within Habitat Greater Lowell affiliate territory. Towns listed below.
- Home must be owner occupied OR serve as primary residence.
- Home must be a single family or duplex/condo homes.
- Rental units and mobile homes are not eligible.
- Applicants must pay 25% of the overall estimated value of the repair work.
- Household income must be below current maximum income limits listed below.
- Applicants may not have more than \$25,000 in liquid assets (excluding retirement funds).
- Applicants must show proof of current homeowners insurance (or letter stating requested work is required to reinstate).
- Applicants must show proof of up to date property taxes.
- Veterans must demonstrate proof of general or honorable discharge.

Income Guidelines:

If you live in one of the following cities or towns:

Billerica, Chelmsford, Dracut, Dunstable, Lowell, Tewksbury, Tyngsboro and Westford:

Household size	1	2	3	4	5
Maximum Annual Income	\$47,460	\$54,240	\$61,020	\$67,740	\$73,200

If you live in the following towns:

Bedford, Burlington, Carlisle, Concord, North Reading, Reading, Wakefield and Wilmington:

Household size	1	2	3	4	5
Maximum Annual Income	\$56,400	\$64,440	\$72,480	\$80,520	\$87,000

If you meet the above eligibility requirements listed or would like more information, please contact call 978-692-0927, x4.

everyone
deserves a decent place to live.

